

Information to identify the case:

Debtor 1	<u>Silvia Zonana</u>	Social Security number or ITIN	xxx-xx-9001
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-28784-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Silvia Zonana
aka Silvia Alweiss, aka Silvia Zonana Alweiss

11/10/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Silvia Zonana
Debtor

Case No. 17-28784-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 10, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db	Silvia Zonana, 123 E Palisade Ave, Apt B, Englewood, NJ 07631-3087
cr	+ JPMorgan Chase Bank, National Association, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Palisades Place Condominium Association, Inc., Attn: Selden Dickinson, 140 E. Ridgewood Ave. Ste. 415, Paramus, NJ 07652-3915
517069041	CAP1/Saks, 3455 Highway 80 W, Jackson, MS 39209-7202
517069051	JPMorgan Chase Bank, c/o Buckley Madole, 99 Wood Ave S Ste 803, Iselin, NJ 08830-2713
517069055	+ Palisade Place Condominium Assoc, Attn: Selden Dickinson, Access Property Mgmt., LLC, 140 E Ridgewood Ave., Ste.415, Paramus, NJ 07652-3915

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2022 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2022 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: JPMORGANCHASE	Nov 11 2022 01:53:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
cr	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 10 2022 21:05:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, P. O. Box 9013, Addison, TX 75001-9013
cr	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517069042	EDI: CAPITALONE.COM	Nov 11 2022 01:53:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517283368	+ EDI: BASSASSOC.COM	Nov 11 2022 01:53:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
517069044	EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Bank/Cathrins, PO Box 182789, Columbus, OH 43218-2789
517069045	EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
517069046	EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity Century 21, PO Box 659707, San Antonio, TX 78265-9707
517069047	EDI: WFNNB.COM	Nov 11 2022 01:53:00	Comenity My Place Rewards, PO Box 659820, San Antonio, TX 78265-9120
517069048	Email/PDF: creditonebknotifications@resurgent.com	Nov 10 2022 21:01:35	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Nov 10, 2022

Form ID: 3180W

Total Noticed: 38

517069043	Email/Text: BNSFN@capitalsvcs.com	Nov 10 2022 21:05:00	CCS First national Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
517069050	Email/Text: BNBLAZE@capitalsvcs.com	Nov 10 2022 21:05:00	FSB Blaze, PO Box 5096, Sioux Falls, SD 57117-5096
517069049	+ EDI: AMINFOFP.COM	Nov 11 2022 01:53:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517282823	EDI: JPMORGANCHASE	Nov 11 2022 01:53:00	JPMorgan Chase Bank, N.A., Mail Code: OH4-7142, 3415 Vision Drive, Columbus OH 43219
517069053	Email/Text: hcouto@v-k-i.net	Nov 10 2022 21:05:00	LVNV Funding, c/o Valentine & Kebartus, PO Box 325, Lawrence, MA 01842-0625
517284659	Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2022 21:12:35	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517069052	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 10 2022 21:05:00	Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
517284582	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2022 21:01:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517211508	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 10 2022 21:06:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517069054	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2022 21:01:32	Merrick Bank Corp, C/o Carson Smithfield LLC, PO Box 9216, Old Bethpage, NY 11804-9016
517219319	EDI: PRA.COM	Nov 11 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517181430	+ EDI: JEFFERSONCAP.COM	Nov 11 2022 01:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517298859	EDI: Q3G.COM	Nov 11 2022 01:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517299923	EDI: Q3G.COM	Nov 11 2022 01:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517069056	EDI: CAPITALONE.COM	Nov 11 2022 01:53:00	Saks Fifth Ave, PO Box 71106, Charlotte, NC 28272-1106
517070870	+ EDI: RMSC.COM	Nov 11 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517097002	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 10 2022 21:05:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517992207	Email/PDF: bncnotices@becket-lee.com	Nov 10 2022 21:02:17	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517171333	+ EDI: AIS.COM	Nov 11 2022 01:53:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517069057	EDI: VERIZONCOMB.COM	Nov 11 2022 01:53:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 32

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Nov 10, 2022

Form ID: 3180W

Total Noticed: 38

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517071388		Robert Alweiss, 50 Westminster Rd, Apt 3D

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Nicholas Leonetti	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Phillip Andrew Raymond	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Robert L. Sweeney	on behalf of Debtor Silvia Zonana rsweeneylaw@aol.com G6120@notify.cincompass.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10